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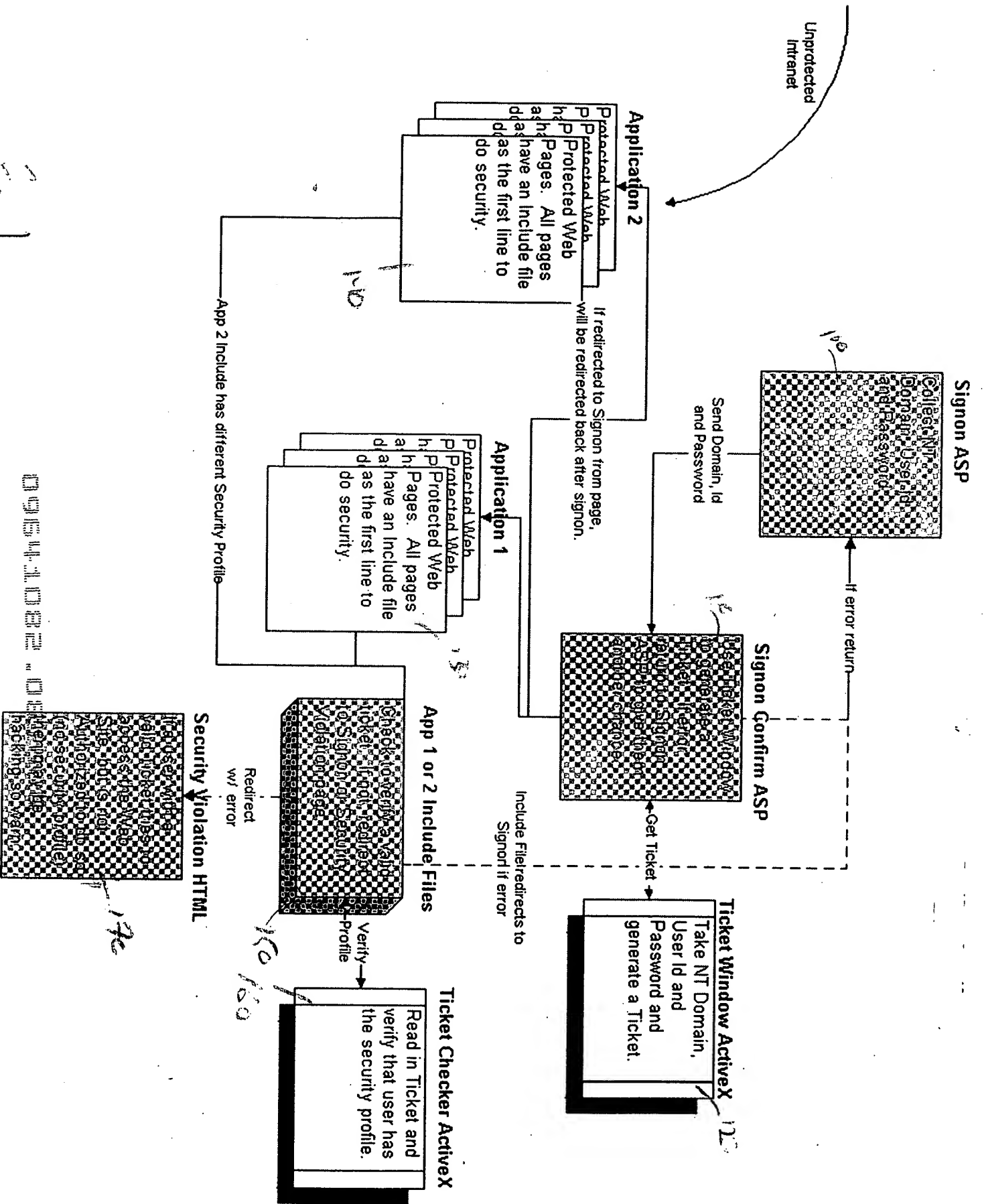
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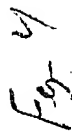
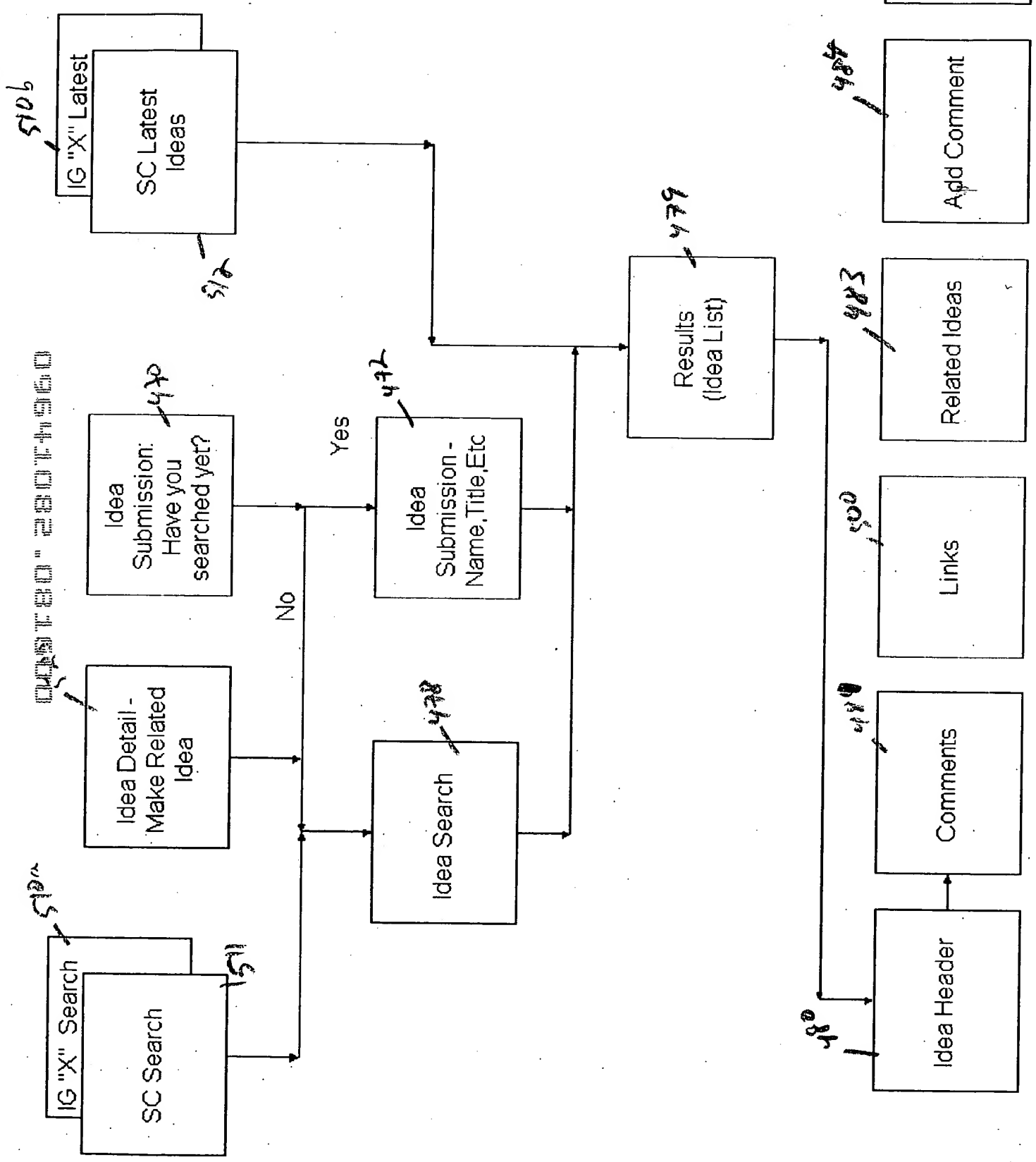
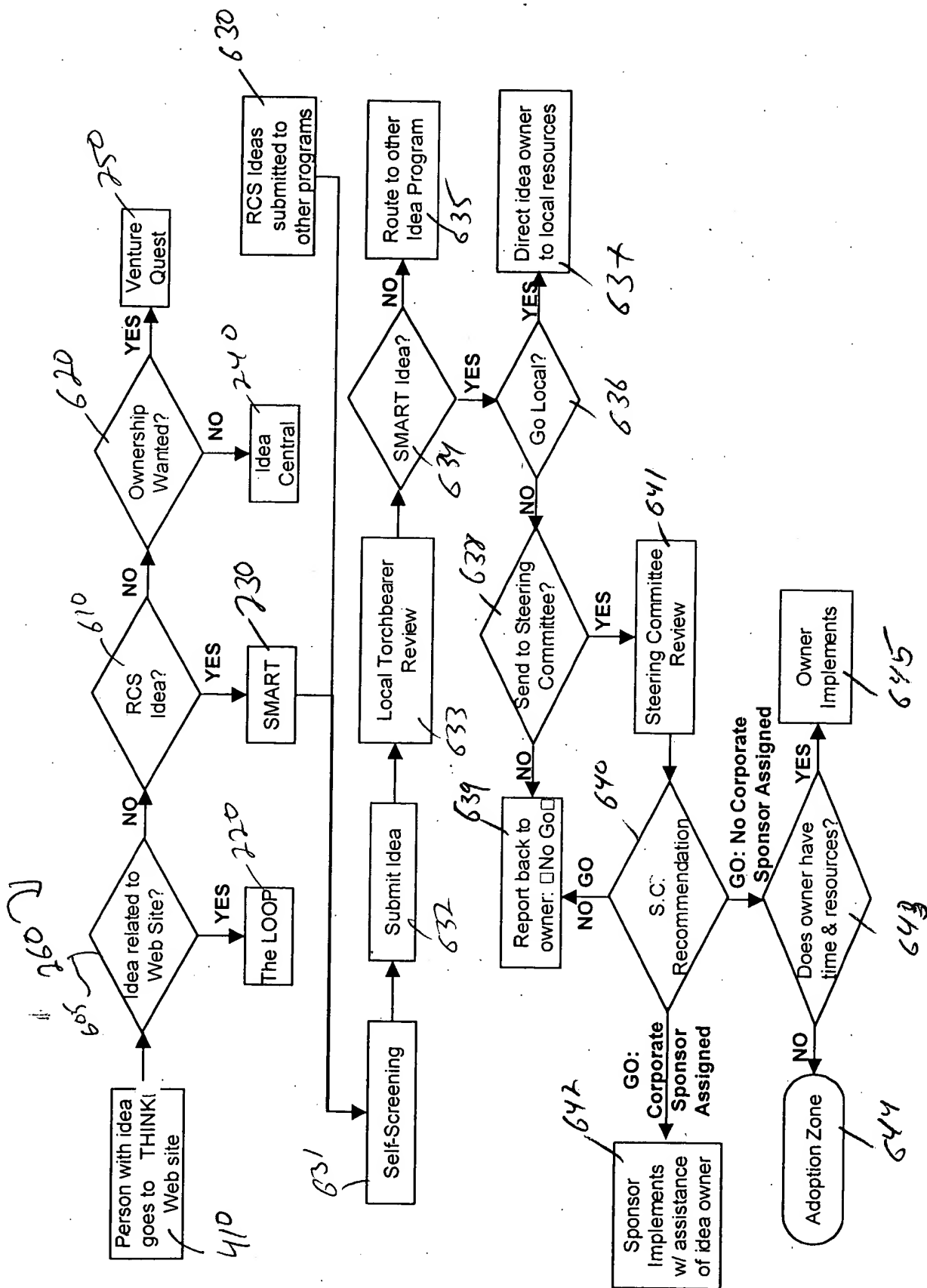


FIG. 10 - 2307-1960





6/17

340

310

360

310

470

What's THINK

Dave on Innovation

Learning Center

THINK Stats

Search Ideas

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THINK HOME

THE INNOVATION MARK

Explore the Innovation Zones

IDEA CENTRAL

LOOP

SMART

VENTUREQUEST

HELP ME DECIDE WHERE TO GO

240

220

230

250

260

↑
300

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P.S. 7

What's THINK?

- [Mission](#)
- [What's THINK?](#)
- [Who can use THINK?](#)
- [What types of ideas should be submitted to THINK?](#)
- [What types of ideas do not belong in THINK?](#)
- [What happens to my idea once I've submitted it to THINK?](#)
- [Where do I forward my thoughts about how to improve THINK?](#)

Mission:

The mission of THINK, The Innovation Network is to fuel Schwab's continued growth by:

1. Creating a pipeline of new products, services and process innovations;
2. Equipping all employees with the knowledge, skills and tools they need to innovate;
3. Linking existing and emerging innovation efforts within Schwab;
4. Instituting a streamlined innovation process that stimulates creative input; and, ultimately,
5. Inspiring the next generation of entrepreneurs at Schwab.

Frequently Asked Questions:

What's THINK?

THINK is the nickname of The Innovation Network at Schwab. It's a place that welcomes ideas of all shapes and sizes from employees of any Schwab enterprise.

THINK is comprised of four innovation programs. Each of these programs solicits, sorts and selects great ideas that suit particular purposes within Schwab. For example:

- **The Loop** is where you should submit your ideas and suggestions related to Schwab's Electronic Brokerage products, including Schwab's web site and Velocity.
- **SMART** is designed for Retail Client Services (RCS)

Thoughts on Innovation

Dave Pottruck, Co-CEO, Charles Schwab & Co., Inc.

- Putting customers front and center
- "Just do it" kind of ideas
- The Innovation Network, THINK
- Shaking up the old ways of thinking
- Conclusion

Putting customers front and center

Customers drive innovation. Schwab was born as an innovation, a "discount" broker that only did transactions. We have continued to depend on innovation to drive our growth. It is vital to our success. We have tried to bring new rules to financial services, and it results in products and services that many customers don't even know that they want. We are making a difference in our customer's financial well being.

Innovation is the signal of a human spirit that it wants to contribute to making the world a better place...to make it clear that we were here and made a difference. Whether in business or not, whether motivated strictly by profit or not, it is worthy of our efforts to bring it forth.

"Just do it" kinds of ideas

Innovation comes in many forms. Some are changes to processes and procedures that you see every day and are in your control. Those are the ones where you should "just do it", in order to improve what you do and how you work every day. Some involve your work unit, while others may involve teams of people, your enterprise and in some cases, the company or the industry. Many of the innovations Schwab has been credited with involve changing the rules of the industry. But I know we couldn't have done it without every one of you challenging what you do on a daily basis.

What can you do to get your idea implemented? Well, I believe that many ideas are the kind that don't really need approval. Find others who support your idea and "just do it". If it involves your entire work unit or other teams, you may need to get your manager's approval

Learning Center

Interested in learning more about innovation? Check out these sources:

- [Books](#)
- [Schwab U Courses](#)
- [Web Sites](#)
- [MUSE](#)

Books

- *Competing for the Future* by Gary Hamel and C.K. Prahalad
- *The Innovator's Dilemma* by Clayton Christensen
- *Jumping the Curve* by Nick Imperato and Oren Harari
- *Innovation: Leadership Strategies for the Competitive Edge* by Thomas D. Kuczmarski
- *Sacred Cows Make the Best Burgers* (Chapters 1, 5-8, 10, 11, 16, 22) by Robert Kriegel and David Brandt
- *The Circle of Innovation* by Tom Peters
- *Corporate Creativity: How Innovation and Improvement Actually Happen* by Alan Robinson and Sam Stern
- *Blur: The Speed of Change in the Connected Economy* by Stan Davis and Christopher Meyer
- *New Rules for the New Economy* by Kevin Kelly
- *The Art of Discovery: Fueling Innovation for Company Growth* by Wayne Bundy
- *Thinkertoys: A Handbook of Business Creativity for the 90s* by Michael Michalko
- *Orbiting the Giant Hairball* by Gordon MacKenzie
- *Only the Paranoid Survive: How to Exploit the Crisis Points that Challenge Every Company and Career* by Andrew S. Grove

Schwab U Courses

The following are courses that relate to project management and innovation. Visit [Schwab U](#) for more information, including scheduling.

- How Schwab Makes Money
- Introduction to MUSE

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THE INNOVATION NETWORK

You can change the way
the game is played

Innovation Zone	Ideas Submitted			
	Today	This Month	This Year	Overall
Idea Central	0	5	25	113
The Loop	0	8	17	90
SMART	0	2	6	15
VentureQuest	0	1	3	8
Totals:	0	16	51	226

Status	Innovation Zone			
	IC	Loop	SMART	VQ
Submitted, not yet reviewed	3	7	12	4
Under review	53	37	0	1
Will be implemented	5	13	0	0
Implemented	0	11	0	0
Needs implementation	3	1	0	0
Idea already implemented or in progress	3	1	0	0
Saved	6	4	3	1
No Action Taken Because:				
Cost	1	0	0	0
Legal/Compliance	1	1	0	0
Technical/Systems limitations	4	0	0	0
Resources not available	3	0	0	0
Not a priority	4	2	0	1
Other	18	12	0	0
Totals:	113	90	15	8

Ideas By Category	Idea Central
Category	Ideas Submitted
Service Idea	39
Product Idea	16
Work Process Idea	34
Employee-Related Idea	10
Other Idea	14

Fig-11

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THE INNOVATION NETWORK

Helping you find the ideas you need

Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

Search Criteria

Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone	All
Submitted in last	All
Status	All
Category	All
Enterprise	All
Key Words	
Idea Number	

Submit Clear

1 1
1230 1240

1220

F41:12

What's THINK

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Search Ideas

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Idea Search Results

Your search criteria returned the following ideas:

Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
242	2/10/00	<u>Add streamer capacity to the website</u>	Ian Slavin
241	2/10/00	<u>Automatic stock investment</u>	Ian Slavin
240	2/10/00	<u>Alliances with small banks</u>	Scott Sargent
239	2/8/00	<u>AUTOMATED SALES OF FUND SHARES.</u>	Eric Huck
238	2/8/00	<u>Allow customers to choose to receive statements on the Internet</u>	Patricia Gulliford
237	2/7/00	<u>Helping customers to not oversell their positions</u>	Chad Dowwstra
236	2/7/00	<u>Automatically push McAfee Virus Scan DAT file updates to all desktops</u>	Tom Hughes
235	2/6/00	<u>"iwin" for help in www.schwab.com</u>	Grant Mayer
234	2/5/00	<u>A one page portfolio of all accounts</u>	Charles Mathews
232	2/4/00	<u>Maintenance requirements and auto-ex limits</u>	Lance Beck

1 to 10 of 226

What's THINK

Dive on Innovation

Learning Center

THINK Stats

Search Ideas

Submit My Idea

 THINK HOME

Free Internet Access

Idea No: 46
 Posted By: Barry Gutknecht
 Submitted: Friday, November 12, 1999
 Program: VentureQuest
 Brief Description: Provide Free Internet Access for Customers with Min Assets of \$1000
 Keywords: free, internet, access
 Status: Idea already implemented or in progress

Comment From VentureQuest

Your peer is right in that we do have an ISP offer. Currently the branches have an AT&T free internet access for 6 months offer to be used at their discretion. What we have found both in our customer research and in experience with the existing offer is that it is not effective in gathering assets with the majority of customers. Opportunistically, for those who were planning to get on-line or switch providers anyway, it can have value. Where there may be value and what we continue to explore is bundling an internet access offer with other packages of services. The ISP landscape is changing quickly. There is a school of thought that says ISP access is becoming commodity-like and may become free for the vast majority of users over time. We continue to closely monitor the technology environment and will make a move when the time is right. In the meantime, our current offer is effective for the branch rep and will be continued.

Idea Description

--Free Internet Access for Customers With Min \$ Assets at Schwab --Revenue Drivers for Schwab are Transactions --Increase Transactions --Increase AUM --Portray Schwab as Internet Innovator --Free Eye-Balls from cust@freeschwab.com on e-mail addresses --Increased Eye-Balls for Existing Customers --Control Internet Access Points --2/3 of American Homes are NOT connected now --Vastly Fewer Foreign Homes are connected --Small Competitor JB Oxford is trying it--

[View more information about this idea](#)

Comments Submitted

Submitted	Author	Comment
11/19/99	Jacob Sanders	We already do this. We offer internet access through AT&T for all account holders, who have the minimum to open an account (\$2500). They get 6 months access for free.
11/19/99	Andrew Welch	I agree with Vadim. Network operations are not Schwab's core competency. What would we say to customers if the dialup network is down, but the trading website is up? But would be a very interesting prospect internationally where Internet access is not as widespread.

response time, maximum up time (99.9%), and no advertising banners.

All ideas are greatly appreciated by Schwab. Your input is equally valued. If you would like to comment on this idea, please do so here.



15/10



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325

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Fig. 15

What's THINK

Give on Innovation

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Search Ideas

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THINK HOME

Idea Name			
Free Internet Access			
Idea No.	Author	Date Submitted	Program
46	Barry Gutknecht	Friday, November 12, 1999	VentureQuest

Enterprise: Retail Business Development & Branch Operations

Keywords: FREE, INTERNET, ACCESS

Which one of Schwab's strategic priorities does your idea support most?

Extend the Reach and Meaning of our Brand

Who would benefit the most?

Customers

Describe the employee/customer segment

Customer can eliminate current ISP's Schwab will be in the thick of the latest Internet Everything

What specific need or opportunity would this idea tackle?

Need: increasing Transaction Volume increasing AUM Opportunity: Every House In America will have broadband DSL Available in 2 years, via existing phone lines

What signifies success for this idea?

Huge numbers of new subscribers, (and transactions and assets) starting in the US, expanding outward

What (stated or unstated) rules would this idea break? (Industry)

Financial Services Companies USE technology, not PROVIDE it "The Internet hasn't proven itself yet" Global Finance for the Little Guy is still years away

What (stated or unstated) rules would this idea break? (Schwab)

Prospects with less than \$5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future. Prospects with less than \$5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future.

What competitor would this idea upset?

It would keep us ahead of the Merrill's and Morgan's, etc., and grow Schwab from Content Provider to Access and Content Provider

How disruptive would this idea be?

Extremely

Fr. 16

What's THINK

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Search Ideas

Submit My Idea

THINK HOME

Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

- 1710
- ☒ **My idea relates to Electronic Brokerage (EB) products**
 - Your idea will be routed to the Loop where all EB product ideas are directly handled.
 - ☐ **My idea is primarily related to Retail Client Services.**
 - Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.
 - ☐ **My idea improves upon our current business process regardless of what Enterprise is impacted.**
 - Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.
 - ☐ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**
 - Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.
- 260

Continue with Submission

Fy.17



Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: this is a test

The Loop Home

Brief Idea Description: testing for the patent application

Categorize your idea: Service Idea

EB Priorities

Latest Web Updates

Velocity Releases

Quick Links

www.schwab.com

e.World

Schweb

IWIN

Your Idea (limited to 2,000 characters)

I think we should consider every bright idea that's ever been thought of seriously.

Please associate three key words with your idea for future database searches.

idea

test

Schwab

Continue until the solution

00000000000000000000000000000000

Fig. 18

About EB

Monthly Update

Testimonials

The Loop Stats

Search Ideas

Submit My Idea

THINK HOME



RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

The Loop Home

Carolyn Spitz
TEST

1

☒ Check if this idea is similar to yours.

EB Priorities

Latest Web Updates
Velocity Releases

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/9/99

Quick Links

www.schwab.com
e.World
Schwab
IWIN

TEST

What makes your idea unique or different?

This idea is similar because it is also a test idea

Carolyn Spitz
test

2

☐ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

Carolyn Spitz
new idea

3

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Idea already implemented or in progress

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Fin. 19

[About EB](#)[Monthly Update](#)[Testimonials](#)[The Loop Stats](#)[Search Ideas](#)[Submit My Idea](#)[THINK HOME](#)[The Loop Home](#)**EB Priorities**[Latest Web Updates](#)[Velocity Releases](#)**Quick Links**[www.schwab.com](#)[e.World](#)[Schweb](#)[IWIN](#)

Fields with an asterisk (*) next to them are optional.

Submit an ideaCustomer Name* Account* Group* **Select the product**

Please make a selection corresponding to your choice. Do not select from a drop-down list unless it corresponds to the radio button you selected.

☐ Website☐ E-mail☐ Velocity☐ Mobile/Wireless☒ Other**Reason****Opinion**

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224

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Fig.20

[About: EB](#)[Monthly Update](#)[Testimonials](#)[The Loop Stats](#)[Search Ideas](#)[Submit My Idea](#)[THINK HOME](#)[The Loop Home](#)**EB Priorities**[Latest Web Updates](#)[Velocity Releases](#)**Quick Links**www.schwab.com[e.World](#)[Schweb](#)[IWIN](#)

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

The Loop

Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: LOOP**Keywords:** IDEA , TEST , SCHWAB**Idea Name:** this is a test**Idea Title:** testing for the patent application**Idea:** I think we should consider every bright idea that's ever been thought of seriously.**Related Ideas**[TEST](#)**Question Details****Customer Name :** N/A**Account :** N/A**Group :** N/A**Product Area :** other**Product:** Content**Reason:** Prevents Negative Experience**Opinion:** Urgent

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to

[Submit My Idea](#)

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[About: EB](#)[Monthly Update](#)[Testimonials](#)[The Loop Stats](#)[Search Ideas](#)[Submit My Idea](#)[THINK HOME](#)

Thank you for your valued ideas!

Thank you for using THINK, The Innovation Network. Your idea (idea #1166) has been submitted to **The Loop**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

[The Loop Home](#)

EB Priorities

[Latest Web Updates](#)

[Velocity Releases](#)

Quick Links

www.schwab.com

[e.World](#)

[Schweb](#)

[IWIN](#)

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Fig. 22

Spitz, Carolyn

From: WFSservice on behalf of Loop
Sent: Tuesday, February 15, 2000 10:40 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to The Loop

Your submission (Idea #1166) was processed successfully into the Loop database. This channel provides a process for the field to communicate with our many developers. Our objective is to incorporate your ideas into the product development process. We've captured your feedback and will "loop" back to you with answers as timely as possible. Just check back at the THINK site at <http://webfarm/think> to search for your idea. With so many submissions, please expect a response no later than 30 days.

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What's THINK

Dave on Innovation

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Search Ideas

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THINK HOME

Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

☐ My idea relates to Electronic Brokerage (EB) products

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

☐ My idea is primarily related to Retail Client Services.

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

☐ My idea improves upon our current business process regardless of what Enterprise is impacted.

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

☐ My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continuing with Submission

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260

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Dave on Innovation

THINK Stats

SMART Stats

Search Ideas

Submit My Idea

THINK HOME

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name:

Brief Idea Description:

Categorize your idea:

Your Idea (limited to 2,000 characters)

I am now testing the SMART site

[SMART Home](#)
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART](#)
[Steering Committee?](#)

[Help me understand
the submission
process](#)

[If you are a
Torchbearer,
login here](#)

Please associate three key words with your idea
for future database searches.

RELATED IDEA(S) FOUND 2610

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

[SMART Home](#)
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

Carolyn Spitz
TEST

1

☒ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/9/99

TEST

What makes your idea unique or different?

My idea is also a test idea.

Carolyn Spitz
test

2

☐ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

Carolyn Spitz
new idea

3

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Idea already implemented or in progress

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[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

Fields with an asterisk (*) next to them are optional.

Here is your idea:

I am now testing the SMART site.

If you would like to expand on your idea and why it is important, please do so here. *

Testing the site is a critical part of the development process

Please answer these additional questions that will help the SMART Torchbearers evaluate your idea:

How much ownership would you like? — 2710

☒ Complete

I'd like to own it *all the way through the presentation and implementation stages*, getting help from a SMART torchbearer and other experts as needed.

☐ Partial

I'd like to own this idea *only to the presentation stage*, getting help from a SMART torchbearer and other experts as needed.

☐ None

I don't want to own it at all

What areas of our business will this idea affect?

Choose any that apply:

External:*

Internal:

Team Specific: Yes ☐ No ☒

Segment/department:*

Location Affected:

Enterprise affected most:*

Corporate Wide: Yes ☒ No ☐

What are the benefits?

Choose any that apply:*

Fig 27a

- ☒ Benefit to customer
- ☒ Customer/company relationship benefit
- ☐ Company Benefit

If you choose Company Benefit, please select all that apply

- ☐ Market Entry
- ☐ Revenue Enhancer
- ☐ Cost Saver
- ☐ Teamwork
- ☐ Morale
- ☐ Risk Reduction

Other:

Which one of Schwab's strategic priorities does your idea support most?

Have you talked to any of your peers about this idea? ☒ Yes ☐ No
Tell me why peer comments are important.

[Continue with idea submission process](#)

↑
234

Fig. 27b

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[Who is the SMART](#)
[Steering Committee?](#)

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the submission
process](#)

[If you are a
Torchbearer,
login here](#)

SMART

Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: SMART

Keywords: IDEA , TEST, SCHWAB

Idea Name: test idea #2

Idea Title: testing for the patent application #2

Idea: I am now testing the SMART site.

Related Ideas

TEST

Idea Details

Expand on Your Idea: Testing the site is a critical part of the development process

How Much Ownership: Complete

Areas of the business affected:

External: New Segment

Team Specific: NO

Segment/Department:

Location: San Francisco

Enterprise: Electronic Brokerage

Corporate Wide: YES

What are the Benefits?

Benefit to Customer: Yes

Cust/Company Rel: Yes

Benefit to Company: N/A

Strategic Priorities: Expand into New Lines of Business

Spoken with Peers: Yes

Make a change

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab,

09641032 "081600

2810

2820

F7-28

[Learning Center](#)[Dave on Innovation](#)[THINK Stats](#)[SMART Stats](#)[Search Ideas](#)[Submit My Idea](#)[THINK HOME](#)

Thank you for your valued ideas!

Thank you for using THINK, The Innovation Network. Your idea (idea #1167) has been submitted to **SMART**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

[SMART Home](#)
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART](#)
[Steering Committee?](#)

[Help me understand
the submission
process](#)

[If you are a
Torchbearer,
login here](#)

1
2910

09641082-081600

Spitz, Carolyn

From: WFSservice on behalf of SMART Ideas
Sent: Tuesday, February 15, 2000 10:50 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to SMART

Thank you for submitting your idea (Idea #1167) to the RCS SMART Program!

Schwab's ability to innovate, and our willingness to challenge the conventional way of doing things has allowed us to redefine full-service brokerage. But we can't rest on our past successes. For us to continue our leadership role, everyone at Schwab needs to think of ways to make us even better. By submitting your idea to SMART, you have shown your ability to take part in creating the vision for Schwab's future.

Now that you've submitted your idea, the SMART Torchbearers in your location will review your idea if you aren't sure who they are, check the SMART site on the SchWEB).

Within a month after your submission, the Torchbearers will come back to you with one of three responses:

*NO-GO: The Torchbearers believe your idea should not be pursued at this time.

*GO LOCAL: The Torchbearers think that your idea should be implemented in your location.

*STEERING COMMITTEE: The Torchbearers believe your idea should be presented to the SMART Steering Committee for evaluation.

If you have any questions about the web site or program in general, email the SMARTFeedback@Exchange.Schwab.com mailbox. If you would like to check on the status of your idea, please check the SMART web site or contact your local torchbearers directly.

Good Luck!

Susanne Lyons

↑
3010

Fig. 30

What's THINK

Give on Innovation

Learning Center

THINK Stats

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THINK HOME

Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

- ☐ **My idea relates to Electronic Brokerage (EB) products**
 - Your idea will be routed to the Loop where all EB product ideas are directly handled.
- ☐ **My idea is primarily related to Retail Client Services.**
 - Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.
- ☒ **My idea improves upon our current business process regardless of what Enterprise is impacted.**
 - Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.
- ☐ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**
 - Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

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260

Fig. 31

What's Idea Central

How's IC Work?

Linnet on Ideas

IC Stats

Search Ideas

Submit My Idea

THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: test idea #3

Brief Idea Description: testing for the patent application #3

Categorize your idea: Service Idea

Your Idea (limited to 2,000 characters)

I am entering test ideas to demonstrate the system

Please associate three key words with your idea for future database searches.

SCHWAB

IDEAS

test

↑
242

What's Idea Central

How's IC Work?

Linnet on Ideas

IC Stats

Search Ideas

Submit My Idea

THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Carolyn Spitz
TEST

1

☒ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/9/99

TEST

What makes your idea unique or different?

This one is being entered into Idea Central

Carolyn Spitz
test

2

☐ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

↑
3310

Fig-33

What's Idea Central

How's IC Work?

Linnet on Ideas

IC Stats

Search Ideas

Submit My Idea

THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Submit an idea

Which Schwab enterprise does your idea affect the most?

Retail Business Development & Branch Operations

Which of Schwab's key strategic initiatives does your idea support most?

Invest In World-Class Talent

If you would like to expand on your idea and why it is important, please do so here. (Optional)

I have nothing to add

↑
242

Fig. 34

What's Idea Central

How's IC Work?

Linnet on Ideas

IC Stats

Search Ideas

Submit My Idea

THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

Idea Central

Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: Idea Central

Keywords: SCHWAB , IDEAS, TEST

Idea Name: test idea #3

Idea Title: testing for the patent application #3

Idea: I am entering test ideas to demonstrate the system

Related Ideas

TEST

Question Details

Enterprise Affected : Retail Business Development & Branch Operations

Key strategic initiative: Invest In World-Class Talent

Idea expanded : I have nothing to add

LIKE, COMMENT

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to

09641082.081600

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3520

3530

Fig. 35

What's Idea Central

How's IC Work?

Link to Ideas

IC Stats

Search Ideas

Submit My Idea

 THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Thank you for your valued ideas!

Thank you for using THINK, The Innovation Network. Your idea (idea #1168) has been submitted to Idea Central. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

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3610

009T80-280T4960

Fig 36

Spitz, Carolyn

From: WFSservice on behalf of Idea Central
Sent: Tuesday, February 15, 2000 11:10 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to Idea Central

Thank you for using Idea Central!

We have received your idea (Idea # 1168) and we will be researching it shortly.

As you know, innovation is the key to Schwab's future success, and very often the most innovative ideas come from Schwab employees themselves. We are pleased to be able to provide you with a mechanism of sharing your thoughts and ideas.

Our goal is to provide timely feedback and follow up on all ideas submitted. We will get back to you at the earliest possible time to inform you of the status of your idea. As outlined on the Idea Central site, it will take a number of weeks for us to do the necessary research on your idea and to obtain proper feedback. We appreciate your patience during this time. Please be assured that your idea will receive careful handling and be given serious consideration during this process.

Thanks again for your submission,

The Idea Central Group

009780-28079641062-081600

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3710

Fig. 37

What's THINK

Dave on Innovation

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Search Ideas

Submit My Idea

THINK HOME

Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

☐ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

☐ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

☐ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

☒ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

↑
260

What's VQ?

Innovation Defined

Add a Peer Comment

VQ Stats

Search Ideas

Submit My Idea

THINK HOME



VentureQuest

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: test idea #4

Brief Idea Description: testing for the patent application #4

Categorize your idea: Product Idea

Your Idea (limited to 2,000 characters)

This is a test idea to demonstrate VentureQuest

Please associate three key words with your idea
for future database searches.

ATM

branch

advice

Continue with idea submission

What's VQ?

Innovation Defined

Add a Peer Comment

VQ Stats

Search Ideas

Submit My Idea

THINK HOME



RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Dan Lester
Install ATM

1

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Submitted, not yet reviewed

Posted: 11/16/99

As a customer (and employee) service, and to alleviate in-branch, rep-assisted deposits and small check pick-ups, and to reduce ATM fees paid to non-Schwab banks, Schwab should install at least 1 ATM at all (walk-in) branches, and at all major employee sites (at least 1 per bldg.) The ATM's could be the portable indoor type (as found in the employee branch) or the in-wall fixed type (available 24x7), whichever is appropriate for the physical circumstances. (If need be, the ATM's could be clearly labeled that cash deposits are unacceptable, and warning letters and/or fees could be used to curb abuses.)

What makes your idea unique or different?

Gina McKeown

2

separate assets on apos by asset class

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Submitted, not yet reviewed

Posted: 11/17/99

Design apos screen to list securities by asset class and give totals for each. This will make it easier for reps giving advice to calculate appropriate asset amounts for clients without web access and under pcu asset requirement.

Fig 40

What's VQ?

Innovation Defined

Add a Peer Comment

VQ Stats

Search Ideas

Submit My Idea

THINK HOME



All of the following fields must be completed for idea submission.

Which one of Schwab's strategic priorities does your idea support most?

Offer Schwab-Style Help and Advice

Who would benefit the most?

☒ Customers? ☐ Employees?

Describe the employee/customer segment:

All customers with money

[Click for example](#)

What specific need or opportunity would this idea tackle?

Giving them help and advice is the only way to go

[Click for example](#)

What signifies success for this idea?

Having every customer invested properly

[Click for example](#)

What (stated or unstated) rules would this idea break?

Industry rules broken:

Brokers want to earn commissions, not do what's right for the customer

00541002-081500

Fig. 41



VentureQuest

VentureQuest		
Author	Date	Category
Carolyn Spitz	2/15/00	Product Idea

Woke - 1:10pm

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

Fig 42

[What's VQ?](#)[Innovation Defined](#)[Add a Peer Comment](#)[VQ Stats](#)[Search Ideas](#)[Submit My Idea](#)[THINK HOME](#)

Thank you for your valued ideas!

Thank you for using THINK, THE Innovation Network. Your idea (idea #1169) has been submitted to **VentureQuest**. You will receive an e-mail confirming receipt of your idea, as well as next steps. If you wish, you may periodically check your idea's status on this site. Please use the links above if you wish to continue exploring the THINK site and/or the innovation zones.

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F. 43

Spitz, Carolyn

Fr m: WFSservice on behalf of VentureQuest
S nt: Tuesday, February 15, 2000 11:20 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to VentureQuest

Thank you for submitting your idea (Idea #1169) to VentureQuest!

VentureQuest is a place for revolutionary ideas that will change the way we do business in fundamental ways. The idea submitter (that's you!) must passionately own the idea, and peers must support it and provide their input.

Ideas are not reviewed until three of your peers add comments. The purpose of this requirement is to ensure that ideas are fully thought through and have the support they need for implementation.

Now that you have submitted your idea, please ask the peers you have discussed your idea with to add their comments. Have them enter the VentureQuest site, go to the black tab titled "Add a Peer Comment" and follow the instructions from there. After three peer comments are received, you will be contacted within two weeks to discuss next steps.

Thank you for the time and thought you have given to your idea submission. Innovation is the source of Schwab's success, and you play a key role in our future by making innovation part of your job.

The VentureQuest team

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44110

Fig. 44

What's Idea Central

How's IC Work?

Linnet on Ideas

IC Stats

Search Ideas

Submit My Idea

THINK HOME



**Welcome to the program for
submitting creative ideas to enhance
the way we do business!**

**Idea Central is a Retail-sponsored program that provides a forum
for all employees to have their ideas reviewed by appropriate
decision-makers. Please use the links above to learn more about
how Idea Central works. If you have questions or comments,
please send a message to the Idea Central mailbox.**

Owner/Contact:

Idea Central Mailbox or Stacy Orff: 415-667-3447

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Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

What's IdeaCentral?

- Mission
- Who can use Idea Central?
- What types of ideas should be submitted to Idea Central?
- What types of ideas do not belong in Idea Central?
- What happens to an idea once it is submitted to Idea Central?
- When will I hear back from Idea Central?

← 241

Mission:

Welcome to Idea Central

1. Idea Central is the place for ideas that make things better, in our day-to-day business and in our everyday work lives.
2. The site serves as a tool for employees to submit ideas to senior management and business groups that can help move an idea towards implementation.

Frequently Asked Questions:

Who can use Idea Central?

Any Schwab employee (except those in RCS) can submit an idea to Idea Central. Innovative ideas can come from anyone - new employees or long-time veterans. RCS employees should use the SMART program, which is specifically designed to handle ideas from this enterprise.

What types of ideas should be submitted to Idea Central?

Lots of ideas will find a home in Idea Central. Ideas might suggest ways to improve customer service or a business process, enhance our products and services, or improve employee development. If you're not sure if your idea belongs in Idea Central, the THINK submission process will help you decide where to route your idea.

What's Idea Central

How's IC Work?

Linnet on Ideas

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Submit My Idea

THINK HOME



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

How's Idea Central Work?

It's pretty simple so go ahead and submit an idea!

What you should do:

1. Before submitting an idea, please review or consult available resources (IWIN, the SchWEB, your manager) to see if your idea already exists or if it is currently being developed.
2. Please search the IC database to see if an idea similar to yours has previously been submitted.
3. If your idea has not been submitted or you want to receive feedback on a previously submitted idea, please complete the IC submission form to give us detailed information about your idea and yourself.

What we will do:

- We respect the value of all ideas, large or small, as they are vital to our company's continued success.
- We will carefully handle every idea; each one will be given serious consideration by the appropriate decision-makers (typically department heads).
- We will send you a message to acknowledge our receipt of your idea.
- We will review your idea and route it the proper business area for research and further development. The estimated time for this process is 4 weeks, as ideas are collected and sent on to our partners at the end of each month.
- We may suggest that you submit your idea to another program (the Loop or SMART) if it would be more appropriately addressed there.
- We will provide feedback to you once we have an informed decision as to the status of your idea.

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Fig 47

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What's Idea Central

How's IC Work?

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Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.



"...our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees."

- Linnet

Dear Colleagues:

Underlying the success of our company is a culture where change is adopted not rejected, and I'm proud that this culture is alive and well within Retail. Every time I visit a branch or a call center, or meet with Retail teams here in San Francisco, I am energized by your innovative spirit and wish that I could capture every idea that you put forth. Idea Central, a new Retail-wide program for sharing ideas, answers that call.

Idea Central got its start as a tool for Retail employees but we decided to open it up to all employees, knowing that the process would work equally well across all enterprises.

You probably have many suggestions for improving how we do business, or even changing some of the ways we do business. I encourage you to use Idea Central to share your ideas; each and every idea that comes to us through Idea Central will be reviewed by the appropriate business units. This is another step towards positive change for us and for our customers.

We all recognize that our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees. Thank you for your contributions and I look forward to seeing how we can make a difference together!

Best,
Linnet
Linnet Delly
Vice Chairman and
President, Schwab Retail Group

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4810

Fig. 48

009641082-081600

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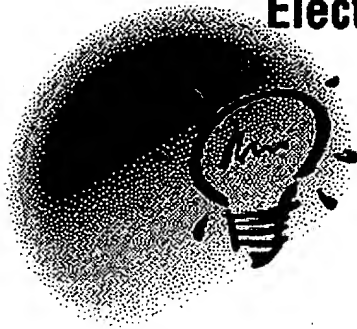
Submit My Idea

THINK HOME



The Loop is a feedback tool for Electronic Products

Our objective is to incorporate your ideas
into the product development process



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How the Loop Works

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- ▶ [Who manages The Loop?](#)
- ▶ [Why did we create The Loop?](#)
- ▶ [What feedback should I submit?](#)
- ▶ [What doesn't belong in The Loop?](#)
- ▶ [Why wasn't my idea implemented?](#)
- ▶ [How do I Participate?](#)

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The **Electronic Brokerage Enterprise** is headed up by Gideon Sasson, and as of October 1999 has about 370 people (which includes about 240 EBT/SITE staff!). The groups that comprise EB include:

- Product Development
- Marketing Development
- EB Technology (part of SITE)
- Consumer Experience and Usability
- Finance
- E-Mail
- EB Service Integration

EB develops a variety of electronic products, including

- **The 'Public'** website (web content that anyone can surf, including the homepage at www.schwab.com)
- **The Customer Center** website (web content and functionality that Customers must log on to access)
- **eMail products** (Alerts, as seen under the Alerts tab in the Customer Center website)
- The **"Velocity"** Signature Service Desktop product
- **Mobile/Wireless** trading.

Emerging Technologies, such as EB, works closely with other Enterprises to plan and select new projects for development through an annual Planning process which includes representatives from around Schwab. We will share EB's project plans and strategies for 2000 when they are finalized - check back for updates here, or on the eWorld intranet site (jumpword "eworld" from the Schweb - EB's intranet site that includes the latest web and product changes, and in depth product information).

EB also focuses on maintaining the products once they have been launched. There are a number of staff dedicated to this neverending task. Feedback - like what we get through The Loop - helps to keep us up to date on bugs and enhancements that are unavoidable given the ever changing internet environment! So thank you for taking the time to use The Loop - your input does not go unheard!

We also want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

Fig. 80

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Loop Update - January 2000

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Confidentiality!

Please remember that any information about products being developed is for internal Schwab use only. The information should not be shared with customers or other people outside of Schwab.

Product and Service Suggestions:

For those of you not familiar with the Loop, this report is the most efficient way of letting you know the status of your Product and Service suggestions. The Loop continues to be a great way to capture your ideas and enhancement suggestions for our electronic products. Please keep the following criteria in mind when sending in your submissions:

- [Implemented](#)
- [In Progress](#)

- The Loop focuses on the Web, e-mail products, Velocity and other EB products. Refer to your desktop tools for issues with Call routing, Telebroker, and Legacy and other non-Electronic Brokerage systems, which are outside the scope of the Loop.
- The Loop isn't the place to go for urgent matters, such as reporting the Web is down. Use your normal urgent process for such time sensitive issues!

Take a look below to see the results of your recent feedback. Let others know how the Loop works. Refer to the [Past Newsletters](#) to see the previous Monthly Updates. You can also refer [Web Updates](#) on e.World for recent launches.

As always, thank you for taking the time to [submit your ideas](#)!

Implemented

Change/Addition	Description	Contributing Empl yees
-----------------	-------------	------------------------

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Check out our archive of Loop updates:

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- [March 1999](#)
- [December 1998](#)
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We want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

You can submit Customer Testimonials via this form, as well as e-mail directly to customertestimonials@schwab.com.

[The Loop Home](#)Date: Your Name: Customer Account: Customer Name: Rep Group: Area: **EB Priorities**[Latest Web Updates](#)[Velocity Releases](#)**Quick Links**www.schwab.com[e.World](#)[Schweb](#)[IWIN](#)**Summary: (one line)****Details:**

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Thank you for your submission.



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Fig 54

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>> SEND US EMAIL IF SOMETHING YOU'RE LOOKING FOR ISN'T ON E.WORLD

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2000 QUARTER 1

02-10	Stock Analyzer
02-02	SNAP print at home
01-31	Velocity Release
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01-11	MySchwab (Enhanced)

'99 QUARTER 4

12-27	Learning Center
12-15	Online Password Reset
12-06	Velocity Release 2.5
11-19	Updated "Intro to the Web" Brochure
11-19	Advanced Mutual Fund Screening
11-19	Retirement Planner - Public Site
11-19	Analyst Center- Insider Activity for GI
11-18	Advanced Options - Signature Services
11-18	Online IRA Distribution Form
11-01	Signature Services/Velocity Trial Offer

<< To jump to a specific update, please select a header from the menu to your left.

2000 Quarter 1

02-10 Stock Analyzer

Stock Analyzer is an online tool that walks you through the process of researching a stock. This Phase II is the Schwab-branded, improved version for customers only.

[See Spotlighted Product](#)

02-08 Portfolio Checkup Enhancements

The following features were added:

- ability to enter non-Schwab holdings.
- ability for customers to classify assets themselves.

[See Spotlighted Product](#)

02-02 SNAP print at home

Customers who choose the new Print and Mail fee and complete their applications online, will receive Pending Account Number and granted Web access after they complete their online submission.

[See Spotlighted Product](#)

01-31 Velocity Release

Print capability and a software password were added.

[See Spotlighted Product](#)[e.World Home](#) [Schwab Home](#) [Schweb Home](#) [The Loop](#)

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FEATURED PRODUCT

Velocity

[5 Minute Meeting 2.6](#)

Changes to Velocity

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EB Priorities

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Newest Release - 2.6 - 2/01/00

[Changes to Velocity](#)

Quick Links

[www.schwab.com](#)[e.World](#)[Schweb](#)[IWIN](#)[Browser Based Simulation](#)

Start-up Password (Password Lock)

Now you can protect the accessibility to your Schwab financial information in Velocity by creating a Start-up Password. Prevent others from opening Velocity unless a valid password is entered.

[90 Second Print](#)[Link to password lock training](#)[Features/Benefits](#)

Velocity Prints!

[FAQ's](#)

With Velocity's new print button, you can print the information listed below in a format that reflects the same row and column relationships you see in the respective windows. For transactions, you can limit the printed information to daily or weekly data.

[Training Documents](#)

- Balances
- Positions
- Transactions
- Performance
- Order Status
- Saved Orders
- Watch Lists
- Quotes Summary

New Layout for Quotes

We improved the Quotes screen by inserting new data fields in the Summary view, they include Change %, Day High, Day Low, Open and Previous Close. Stretch the window or use the scroll bar to display all the fields. Click the magnifying glass icon to view the Detail Quote.

[What's Coming](#)

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Fig. 56

Welcome to...



... where *YOU* can make the difference!!

Many of the best ideas for improving the way Schwab does business have come directly from our employees -- Online Greenbar, the Charitable Giving Account, and the Select Account feature on our website are just a few examples. The RCS SMART program not only provides you with a place to submit your ideas, but helps support you in making them a reality. Help lead Schwab into the future, submit your innovative ideas today!

- Susanne Lyons - RCS
Enterprise President

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What's SMART?

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- [What types of ideas should be submitted to SMART?](#)
- [What types of ideas do not belong in SMART?](#)
- [What help is available?](#)
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- [What happens to my idea once I have submitted it to SMART?](#)
- [When will I hear back from SMART?](#)

Mission:

SMART

1. Foster an environment conducive to innovation within Schwab's Retail Client Services (RCS) enterprise
2. Create and sustain an official mechanism that empowers RCS employees to bring new, productive ideas to senior management
3. Produce results that benefit clients, employees, the enterprise, and the company as a whole.

Frequently Asked Questions:

Who can use SMART?

All RCS Employees can use SMART

What types of ideas should be submitted to SMART?

SMART seeks ideas from RCS employees that will help us improve our products, our services, our processes and our experiences at Schwab.

One way to think about what makes a good SMART idea is to look at the acronym S-M-A-R-T. A SMART idea is: Specific, Measurable, Achievable, Results-centered and Time-bound.

It also helps to know the additional factors that the SMART Torchbearers take into consideration before they'll bring a submitted idea to the SMART Steering Committee for review. Essentially, three factors weigh in: feasibility, owner passion and level of impact.

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SMART Incentives:

Innovation is tremendously important to the continued success of Schwab. To recognize their contribution, employees who submit ideas to SMART are eligible to receive various awards, at the discretion of the SMART Steering Committee and the SMART Torchbearers.

These include:

- "1000 Watt Awards" - Stock options and cash, awarded by the SMART Steering Committee
- Spot Awards - Cash awarded by the SMART Torchbearers

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Adopt an Idea

Sometimes people have great ideas but don't have the time or desire to present them and take them all the way through implementation. These ideas are listed below, and if one excites you, adopt it as your own.

Here's how it works

Review the details of the idea and decide if you want to pick it up and run with it. Simply contact a SMART torchbearer, and you'll be on your way!

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Ideas available for adoption:

ID	Posted on	Idea Description	Author
1095	5/1/96	<u>Using a focus run, identify non-electronic users, have teams call top 20% and of</u>	Barb Francis
956	5/1/96	<u>Provide an incentive to non-TeleBroker but heavy team users in the form of: for</u>	Betty Cataffo
1007	5/1/96	<u>Provide customers option to listen to tape about the market & econ. information</u>	Betty Cataffo
1062	5/1/96	<u>Empower all brokers with margin adjustment functions.</u>	Brad Cravens
910	5/1/96	<u>Purchase cordless headsets to cut down on time away from the phone, by keeping i</u>	Brian Moon
1061	5/1/96	<u>Transfer margin duties to each S500 Team.</u>	David Burch
1016	5/1/96	<u>Include Select List in quarterly Performance Guide.</u>	David Burch
1034	5/1/96	<u>Have 1 WSJ per 3 teams.</u>	David Ligan
902	5/1/96	<u>Centralize Bloomberg machines to allow easier access; less hold time for custome</u>	Deborah Jones
1003	5/1/96	<u>Have IBES installed on each MAMS pc to save time and money.</u>	Diane Smith



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Can I get help with my idea?

OK, you have an idea. But you probably have questions. How much does it cost to mail a lead package? What percentage of Platinum clients have IRAs? The kinds of questions that require a little extra research. Or you might just need someone to take a quick look at your idea. There are plenty of people who can help:

- Team Experts can answer general questions on how the program works, and act as a sounding board if you feel the need.
- Local Torchbearers can/will:
 - help you decide whether or not to submit your idea
 - provide guidance and contacts for researching your idea
 - help you prepare for the presentation
 - support you in your efforts to get your idea implemented
 - answer, or get answered, any SMART questions you haven't found an answer to yet.

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Who are they?

Team Experts:
 (TBD)

Local Torchbearers:

DENVER	INDIANAPOLIS	ORLANDO
Patrick Smith (Lead) David Burch Bonnie Giese Patrick Phinney Casey Wentler Adam Dunlap	Brian McDonald(Lead) Rick Presley(Lead) Jennifer Puetz Erin Hynek Ken Miedema Anthony Ayers	Alan Wing (Lead) Allan Brodie William Burke Mike Cook David E Johnson Jeff Scherer Rudy St Cyr

PHOENIX	SAN FRANCISCO
Dyanne O'Connell (Lead) Jon Shaw	Tony Essma (Lead)

National Program Managers:

Michael Kravitz & Gary Bauman, RCS Innovation and Quality

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Spot Awards/1000Watt

19991998

Past Spot Award Winners

Past 1000 Watt Winners

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1999 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
TBD	TBD	TBD	TBD	TBD

1998 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
<ul style="list-style-type: none">• Bonnie Giese• Norman Liu• Nathaniel Wilkinson• Tom Bjorklund• Pat Smith• Steve Kovach• Terry Campbell	<ul style="list-style-type: none">• Todd Kelly• Mike Rasmussen• Randy Frederick• Steve Erwin	<ul style="list-style-type: none">• Doug Calcaterra• Stuart Bates• Charlie Pascu• Dyanne O'Connell• Galo Tapia• Shani Buss• Norman Rischard	<ul style="list-style-type: none">• TBD	<ul style="list-style-type: none">• Liz Dahlgren• Patrick Bentivegna• Ron Slaughter• Marty Weissman• David Hamasaki• Gill Cyester• Don Kolley• Jim Skidmore

[top](#)

1998 1000 Watt and Long Life Winners

- Patrick Bentivegna
- Steve Erwin
- Bill Harshman
- Bob Kunkle
- Tom McKay
- Todd McWhirter
- Hal Swanson

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Past Spot Award Winn rs

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Adding a Peer Comment

Thank you for supporting your peer by adding comments to his/her idea. We are interested in peer comments to ensure that ideas are fully thought through and have the support they need for implementation.

On the next screen you will find the Idea Search function. Enter the idea number (your peer should be able to provide it) or search by one or more of the criteria listed. Click on the idea on the following screen and you will be provided with space to provide your comment.

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Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

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Search Criteria

Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone

All

Submitted in last

All

Status

All

Category

All

Enterprise

All

Key Words

Idea Number

00541002-081600

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Idea Search Results

Your search criteria returned the following ideas:
Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
1169	2/15/00	testing for the patent application #4	Carolyn Spitz
1168	2/15/00	testing for the patent application #3	Carolyn Spitz
1167	2/15/00	testing for the patent application #2	Carolyn Spitz
1166	2/15/00	testing for the patent application	Carolyn Spitz
1165	2/8/00	creat great tasting smooth cheap butter	Carolyn Spitz
1162	1/27/00	hi, I am testing this again - and again	Stacy Orff
1160	1/25/00	new idea	Carolyn Spitz
1158	1/13/00	test	Carolyn Spitz
1156	1/13/00	test	Carolyn Spitz
1155	1/13/00	test	Stacy Orff

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test idea #3

Idea No: 1168
Posted By: Carolyn Spitz
Submitted: Tuesday, February 15, 2000
Program: Idea Central
Brief Description: testing for the patent application #3
Keywords: schwab , ideas, test
Status: Submitted, not yet reviewed

Idea Description

I am entering test ideas to demonstrate the system

[View more information about this idea](#)

Related Ideas

Idea No.	Idea
1145	TEST

All ideas are greatly appreciated by Schwab. Your input is equally valued. If you would like to comment on this idea, please do so here.

I AM ADDING A PEER COMMENT

009T30" 230T4960

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Fig. 66

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Does Everything Look Right?

I AM ADDING A PEER COMMENT

If the information you typed looks correct, submit your comment by selecting the "Submit Comment" button; otherwise you can make changes by selecting the "Make Changes" button.

Submit Comment

Make Changes

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Give an Innovation

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Thank you for your submission

Your input is important to the innovation process at Schwab and will be considered as this idea is reviewed.

[Search again](#)

[Submit an idea](#)

[View my comment](#)

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What's VQ?

Innovation Defined

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VentureQuest

VentureQuest mission: Develop new businesses for Schwab using a venture capital approach



How to get your
idea funded



Business plan
templates and
resources



Incentives for
funded ideas



Strategy: Context
for Innovation,
By Dan Leemon



VentureQuest
feedback
Tell us what you
think!

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What's VQ?

Innovation Defined

Add a Peer Comment

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VentureQuest

How to Get your Idea Funded

- Gain peer support and feedback through the comment process
- Submit your idea to VentureQuest
- Have a minimum of three peers submit their comments
- Work with VentureQuest to research your idea and pass initial screening
- If passed, develop a business plan
- Present your plan to the Innovation Council
- If approved, your idea will be assigned to a business group within Schwab for test and implementation
- The implementation group reports back to VentureQuest according to the agreed upon milestones

Frequently Asked Questions

- How much seed capital is Schwab prepared to grant? How many ideas will get funding? Over what time period?
- What is the Innovation Council? Who are its members?
- What questions will I be asked to answer in the submission process?
- Why do you require peer support?
- What kind of timing can I expect?
- What kinds of ideas will be approved?

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What's VQ?

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VentureQuest

How to Get your Idea Funded

- Gain peer support and feedback through the comment process
- Submit your idea to VentureQuest
- Have a minimum of three peers submit their comments
- Work with VentureQuest to research your idea and pass initial screening
- If passed, develop a business plan
- Present your plan to the Innovation Council
- If approved, your idea will be assigned to a business group within Schwab for test and implementation
- The implementation group reports back to VentureQuest according to the agreed upon milestones

Gain peer support and feedback

Before you submit your idea to VentureQuest, you should talk to a minimum of three peers about the idea and gain their support and feedback. You are asked to identify these individuals in the VentureQuest idea submission process and summarize what your supporters view as the pros and cons of your idea. In order to answer these questions completely and thoughtfully, you need to have fully explored the idea with your Schwab co-workers.

Peers can be a great source of encouragement and support for you. They also can help you flesh out the details and update you on Schwab's current offerings and capabilities. We consider peers to be a critical part of the evaluation process.

Submit your idea to VentureQuest

Next, submit your idea to VentureQuest through the THINK portal. The questionnaire is the longest and most complex of any of the innovation zones, reflecting the high degree of scrutiny that ideas will be subject to. Here's a listing of the questions you are asked for your reference and consideration.

Idea Name

Brief Idea Description

Categorize your idea

Choose from among: Service Idea, Product Idea, Work Process Idea, Employee-Related Idea, Other Idea

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VentureQuest

DEVELOPING A BUSINESS PLAN

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GUIDELINES AND TEMPLATES

Business Plan – Short Form

This document outlines the key questions that are important in understanding a business opportunity. You have already answered some of these questions in your VentureQuest idea submission. This form will be used for ideas not requiring significant funding and/or for less complex business opportunities. VentureQuest will assist you in determining whether or not this form is appropriate.

Business Plan Outline

This is an outline of the Business Plan Template which includes all of the key elements in a shorter version.

Business Plan Template

A well-written business plan is key to communicating your idea to the Innovation Council. This template includes all of the major topics that should be covered in any business plan. Probably the most important section is the executive summary, which may be the only section some investors read. VentureQuest will assist you in completing this template, which will be used for ideas requiring significant funding.

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VentureQuest

Incentives for Funded Ideas

- [What incentives are there to submit ideas?](#)
- [Who is eligible?](#)
- [What are the criteria for winning these awards?](#)
- [How many awards will be granted?](#)

Frequently Asked Questions

What incentives are there to submit ideas?

For individuals whose ideas get funded, combination awards of cash and stock options are available. The awards range from \$2,500 to \$5,000 cash plus 2,500 to 5,000 in stock options. These awards are granted on a discretionary basis and will generally be made available after a VentureQuest idea gets funding approved from the Innovation Council.

Who is eligible?

All active and regular full and part time employees of The Charles Schwab Corporation and its subsidiaries are eligible. Contractors are eligible for the cash portion of the award only.

What are the criteria for winning these awards?

Individuals whose ideas get funded by the Innovation Council are considered for these awards. Refer to [How to Get your Idea Funded](#) for details on the funding process.

How many awards will be granted?

Up to five awards are expected to be granted in the calendar year 2000. If funded ideas are greater than anticipated, additional awards may be granted.

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